

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Michael E. GRAVES et al.

Application No.: 09/818,084

Filed: March 26, 2001

For: AUTHENTICATED PAYMENT

Customer No.: 20350

Confirmation No. 2846

Examiner: Jalatee Worjloh

Technology Center/Art Unit: 3685

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed June 26, 2008, please enter the following amendments and remarks. This submission is timely due to October 26, 2008 falling on a Sunday and by virtue of the petition for a one-month extension of time submitted herewith.

Amendments to the Claims are reflected in the listing which begins on page 2 of this paper.
Remarks/Arguments begin on page 8 of this paper.